

Certificate Number: 03261-VAW-CC-010338416

CERTIFICATE OF COUNSELING

I CERTIFY that on March 22, 2010, at 11:35 o'clock AM PDT,

Kenneth L Waldron received from

ClearPoint Financial Solutions, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of Virginia, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: March 22, 2010

By /s/David R Johnson

Name David R Johnson

Title Bankruptcy Counseling Director

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).